

Wellness Today  
Summer 2006

# Wellness Today

Department of Administration

Office of Group Insurance

Boise, Idaho

*Thank You for Doing Your Part!*

## State Employees Containing Health Care Costs

**S**tate of Idaho employees and their dependents are becoming more informed consumers of health care services and, as a result, are helping contain costs.

Because of your efforts, along with other factors such as improved delivery of services through the state's insurer, Blue Cross of Idaho, **your insurance premiums will not increase for the 2007 plan year.**

Here are a few examples of how you and your dependents are controlling health care costs:

- **You're Saving Money Using Generic Prescription Drugs:** Whenever generic drugs are made available as an alternative to the higher priced brand names, state employees are

"I want to thank you for your service to our state. Idaho has benefited tremendously from the dedication and sacrifices that state employees have made to serve our citizens."

— Governor Jim Risch

choosing the lower cost generic equivalent -**100% of the time.**

- **Prescription Drug Costs For State Medical Plan Below National Average:** For the 12 months ending in December 2005, drug costs only increased **2.7%** in the State of Idaho Medical Plan compared to a national average increase of almost 10%.
- **Overall Medical Plan Cost Increase Below National Average:** For the past four years, the State of Idaho's premium costs (state contribution plus employee contribution) has been below the national average.

- **You're Taking Advantage of the State's New Wellness Programs:**

— Currently, **622** state employees and dependents have enrolled in the Weight Management Program.

— Currently, **197** state employees and their dependents are actively participating in the Tobacco Cessation Program.

These efforts on your part will continue to pay dividends to you and your fellow employees by containing medical costs and keeping the cost of monthly premiums reasonable.

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### Premium Holiday Planned for the Fall

You can look forward to a one-month premium holiday this fall on your medical plan. The state and employee paid premiums will be covered from reserves that had been contractually obligated to the state's former insurer. Those reserves were released following the final settlement of contracts.

## Identified Candidates Automatically Enrolled, Opt-Out Option Remains

# Asthma Added to Disease Management Program

Effective July 1, 2006, the current Disease Management Program will be significantly enhanced to benefit state employees. **Asthma** will be added to the current program's offerings of **Congestive Heart Failure** and **Diabetes**.

The program will also transition to an "**opt out**" participation approach rather than the current "opt in" method.

### What is Disease Management?

Disease Management is a program offered by the state of Idaho through its insurer, Blue Cross of Idaho (BCI). The program offers a broad array of resources to employees, retirees and dependents to assist them in actively managing three chronic diseases - Asthma, Congestive Heart Failure, and Diabetes.

These resources are provided at no cost to program participants and consist of information, coaching and medical supplies that encourage the participant to manage their disease, resulting in a more productive lifestyle for the program participant and fewer visits to the emergency room.

### Opt-In, Opt-Out Participation

The current disease management offerings from the state have been provided on an *opt-in* basis.

If you were interested in participating in the program, you notified BCI and were enrolled into the program of your choosing. Once enrolled, you received all of the resources and benefits of the selected program.

Under the **opt-out** approach, BCI will evaluate claims paid on behalf of state employees and

their dependents and **identify those individuals who may be at higher risk for one of the three chronic conditions.**

Identified candidates will then automatically be enrolled into the appropriate disease management program and will receive notification of their enrollment along with support materials.

### Contact BCI to Opt-Out

However, if you do not want to participate, all you will need to do is contact BCI and ask them to remove you from the program. 1-866-804-2253 or 331-8897 (Boise Area).

**No action is required for those who wish to continue in the program. BCI will contact you and provide continued assistance in managing your chronic condition.**

## Many Employees, Retirees Are Making the Decision to Quit!

# Tobacco Cessation Program Underway

**A**s part of the state's Wellness Initiative, a Tobacco Cessation Program was launched this past February to assist employees, retirees and dependents as they quit using tobacco products.

The program provides telephone access to counselors seven days a week, and 24- hour voice mail. You will also receive a 30-day supply of tobacco quit aids for a \$10 co-payment.

Since the program began, 197 plan members have enrolled

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**1-800 QUITNOW**  
1-(800) 784-8669

Or Visit:  
[www.idaho.quitnet.com](http://www.idaho.quitnet.com)

and are reaping the benefits of eliminating tobacco from their lifestyle.

The initial estimate was that there were between 70 and 400

possible participants in the plan.

It is never too late to quit using tobacco, or to take advantage of the State's plan. **You can enroll at any time** by calling: the Idaho Quitline at: **1-800-QUITNOW (1-800-784-8669).**

You will speak with a trained counselor who will ask you some questions to assess your readiness to quit using tobacco and will work with you to establish a quit date.

All conversations with your Quitline Counselor are confidential.



**JAMES E. RISCH**  
GOVERNOR

June 29, 2006

Dear Fellow State Employee:

It is a tremendous honor to write you as Idaho's 31st Governor. Vicki and I thank you for the warm support and congratulations that we have received from so many of you. We are equally honored to have the finest people in the state working with us as we serve Idaho in this new capacity.

I want to thank you for your service to our state. Idaho has benefited tremendously from the dedication and sacrifices that state employees have made to serve our citizens. I am proud to be a part of this great service with you. Please extend my thanks to your family for their support of you in your efforts.

As we embark on a new fiscal year and a new administration, it is again time to step up to the challenges that face our state. Vicki has joked that this administration has "a long way to go, and a short time to get there." This is certainly not a new experience for working in the public sector, and I know that I can rely on you to help this state continue to be the greatest in the nation. In order to "get there" we all need to have optimism and enthusiasm — optimism about what we can accomplish and enthusiasm to fulfill those goals.

I look forward to working with you and I commit to you that I will do all I can to make the state of Idaho a friendly employer and provide the best working conditions possible.

Keep up the great work!

Very Truly Yours,

James E. Risch  
Governor

## Over 600 Participating in New Weight Management Program Taking Off Those Extra Pounds ...

**O**n April 1, 2006, a **Weight Management** Program was made available to help employees and retirees take off their extra pounds.

The program has generated a high level of interest. To date Blue Cross reports that **622 plan members are registered in the program.**

Covered members choose between three weight loss programs:

- **Weight Watchers**
- **Jenny Craig**
- **L.A. Weight Loss**



The program provides two \$100 incentive payments for reaching specific goals. The first goal is for the member to have lost 10% of their starting weight at the end of six months.

The second goal is to maintain that initial weight loss for an additional six months, or lose more weight.

Unlike the tobacco program, you can only sign up for the weight loss program annually — the next sign-up period will be held in the spring of 2007.

It is too early to provide any data on program results, but Blue Cross is tracking statistical data related to the program to allow for evaluation of the program in the months ahead.

### New Legislation Establishes Pilot Program, Effective July 1, 2006

## Mental Health Benefits to Be Included in Medical Plan

During the recent Legislative Session, **HB 615** was passed by the Legislature and signed by the Governor, requiring that certain Serious Mental Illnesses (SMI) be treated the same as any other medical condition.

A three-year pilot program will be established as part of the state's Medical Plans, and will be effective July 1, 2006.

The Department of Administration has been working with Blue Cross of Idaho (BCI) and Business Psychology Associates (BPA) to design a mental health benefit that meets the requirements of the mental health parity legislation.

The highlights of the new mental health benefit are:

- **All mental health claims must be pre-authorized including any EAP visits.**

The toll free pre-authorization number **(1-877-427-2327)** is also shown on your Blue Cross membership card

- All benefits eligible employees and dependents will continue to be eligible for five (5) Employee Assistance Program visits annually. There will be no charge for these visits
- All mental health claims that are not under the EAP will be subject to the same deductible and out of pocket maximums as other major medical expenses. The diagnoses that are classified as Serious Mental Illnesses under **HB 615** are:

- ⇒ Paranoia Schizophrenia (and other psychotic disorders)
- ⇒ Bipolar disorders (mixed, manic and depressive)
- ⇒ Major depressive disorders (single episode or recurrent)
- ⇒ Schizoaffective disorders (bipolar or depressive)
- ⇒ Panic disorders
- ⇒ Obsessive-compulsive disorders

A detailed explanation of the new mental health benefit can be found on the Office of Group Insurance website at:  
**[www.adm.idaho.gov/insurance/group\\_index.htm](http://www.adm.idaho.gov/insurance/group_index.htm)**

**Department of Administration  
Office of Group Insurance**

1-800-531-0597  
(Boise Area: 332-1860)  
[ogi@adm.idaho.gov](mailto:ogi@adm.idaho.gov)

[www.adm.idaho.gov/  
insurance/group\\_index.htm](http://www.adm.idaho.gov/insurance/group_index.htm)

Blue Cross of Idaho  
1-866-804-2253  
(Boise Area: 331-8897)

[www.bcidaho.com](http://www.bcidaho.com)

**Other Wellness Resources:**

National Institute of Diabetes  
Weight Control:

[http://www.niddk.nih.gov/  
health/nutrit/nutrit.htm](http://www.niddk.nih.gov/health/nutrit/nutrit.htm)

American Lung Association:

<http://www.lungusa.org>

Health Resource Room  
Blue Cross of Idaho

[http://www.bcidaho.com/  
basics/health\\_resource\\_  
room.asp](http://www.bcidaho.com/basics/health_resource_room.asp)

## Summer Wellness Tips . . .

- Drink plenty of water; your body needs it to prevent dehydration during warm summer days. Take bottles of water with you, if you're going out for any length of time. Remember, infants and toddlers can become dehydrated much more easily than adults, so be sure they get lots of liquids.
- If you must be outside on extremely hot days, limit your activity to morning and evening hours.
- Wear appropriate shoes for your outdoor activities. If you're doing a lot of walking or other sports activities, skip those stylish summer sandals.
- Avoid blisters and sprains by choosing a good pair of walking shoes.
- Take a rest. Don't push beyond your physical limits. At intervals, sit in a shady spot. Take cover. Sunburn is painful and unhealthy. Use a good sunscreen, (SPF 15 or higher) and re-apply it frequently during the day. Also, wear a wide-brimmed hat to keep cool and shaded.
- Wear light, loose-fitting clothing to stay cool. Limit intake of fat and sugar; focus on carbs, fruits and veggies.

### Long-Term Care Insurance Available

Although the special enrollment period for the state's new **Long Term Care Insurance** program ended earlier this year, you may still apply for LTC coverage. Applicants will be asked to complete a "medical evidence of good health" statement.

To learn more about Aetna's Group Long Term Care Insurance plan, please visit:

[http://www.aetna.com/  
group/idaho](http://www.aetna.com/group/idaho)

or call **1-877-298-0645**  
to speak with an

**Aetna-Idaho LTC specialist**,  
Monday through Friday from  
6 a.m. - 6 p.m.  
Mountain Time

This publication presents general benefit information. In the event of any conflict between the information in this publication and the Plan provisions, the Plan documents and insurance contracts will govern.

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